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Application No. 09/756,077
 Amendment "A" dated September 28, 2005
 Reply to Office Action mailed June 15, 2005

SEP 28 2005
**PATENT APPLICATION
 Docket No. 14689.10**
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re application of**

Wayne A. Provost

Serial No.:	09/756,077) Art Unit
Filed:	January 8, 2001) 3626
Conf. No.:	6455)
For:	PAYMENT OF HEALTH CARE INSURANCE CLAIMS USING SHORT-TERM LOANS)
Examiner:	Carolyn M. Bleck)

AMENDMENT "A" UNDER 37 C.F.R. § 1.111

Mail Stop AMENDMENT
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed June 15, 2005 (the "Office Action"), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.